

Information to identify the case:

Debtor 1	<u>Christopher Lieberman</u>	Social Security number or ITIN	xxx-xx-8476
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kelley Lieberman</u>	Social Security number or ITIN	xxx-xx-8509
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-10269-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Lieberman
aka Christopher A Lieberman

Kelley Lieberman
aka Kelley L Lieberman, fka Kelley Constantino

2/5/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher Lieberman
Kelley Lieberman
Debtors

Case No. 22-10269-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 05, 2025

Form ID: 3180W

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:

Recip ID	Recipient Name and Address
db	#+ Christopher Lieberman, 108 Ferrell Street, Clayton, NJ 08312-1548
jdb	+ Kelley Lieberman, 108 Ferrell Street, Clayton, NJ 08312-1548
app	+ Wendy Kates, 420 Valley Run Drive, Cherry Hill, NJ 08002-2406
519483789	+ Haynes Home Furnishing, Attention: Legal, 5324 Virginia Beach Boulevard, Virginia Beach, VA 23462-1828
519483792	+ Quicken Loans-Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519494657	+ Rocket Mortgage, LLC fka Quicken Loans, at. el. 635 Woodward Avenue, Detroit MI 48226-3408
519483807	++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-2089 address filed with court:, Valley National Bank, Attn: Bankruptcy, 1455 Valley Rd, Wayne, NJ 07470

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 05 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Feb 06 2025 01:32:00	Ally Bank Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Feb 06 2025 01:32:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519483773	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 05 2025 20:57:54	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519483774	+ Email/Text: banko@acsnv.com	Feb 05 2025 20:47:00	Allied Collection Services, Attn: Bankruptcy, 3080 South Durango Drive Suite 208, Las Vegas, NV 89117-9194
519485898	+ EDI: AISACG.COM	Feb 06 2025 01:32:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519509708	+ EDI: AISACG.COM	Feb 06 2025 01:32:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519483775	+ EDI: GMACFS.COM	Feb 06 2025 01:32:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901

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519483777	+ EDI: PHINAMERI.COM	Feb 06 2025 01:32:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519483776	+ Email/Text: jvalencia@amhfcu.org	Feb 05 2025 20:47:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
519483778	+ EDI: CAPITALONE.COM	Feb 06 2025 01:32:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519490932	+ EDI: AIS.COM	Feb 06 2025 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519483779	+ EDI: CAPITALONE.COM	Feb 06 2025 01:32:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519483780	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519483781	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519483782	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenitybank/wsvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519483783	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenitycapital/1stop, Po Box 182120, Columbus, OH 43218-2120
519483784	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519483785	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenitycb/cosmoprof, Po Box 182120, Columbus, OH 43218-2120
519483786	Email/PDF: DellBKNotifications@resurgent.com	Feb 05 2025 20:44:15	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
519487916	EDI: DISCOVER	Feb 06 2025 01:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519483787	+ EDI: DISCOVER	Feb 06 2025 01:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519483788	+ Email/Text: bankruptcy@fultonbank.com	Feb 05 2025 20:47:00	Fulton Bank, One Penn Square, Lancaster, PA 17602-2853
519661601	+ Email/Text: bankruptcy@fultonbank.com	Feb 05 2025 20:47:00	Fulton Bank, N.A., One Penn Square, PO Box 4887, Lancaster, PA 17604-4887
519491429	+ Email/Text: PBNCNotifications@perituservices.com	Feb 05 2025 20:46:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519483790	+ Email/Text: PBNCNotifications@perituservices.com	Feb 05 2025 20:46:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519501768	Email/PDF: resurgentbknofications@resurgent.com	Feb 05 2025 20:57:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519483791	Email/Text: EBN@Mohela.com	Feb 05 2025 20:46:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
519620475	Email/Text: EBN@Mohela.com	Feb 05 2025 20:46:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
519487600	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 05 2025 20:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519522404	EDI: PRA.COM	Feb 06 2025 01:32:00	Portfolio Recovery Associates, LLC, c/o DELL FINANCIAL SERVICES, L.L.C., POB 41067, Norfolk, VA 23541
519501579	EDI: Q3G.COM	Feb 06 2025 01:32:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

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519547203	EDI: Q3G.COM	Feb 06 2025 01:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519500457	EDI: Q3G.COM	Feb 06 2025 01:32:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519483793	+ EDI: SYNC	Feb 06 2025 01:32:00	Syncb/Car Care Summi, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
519483794	+ EDI: SYNC	Feb 06 2025 01:32:00	Syncb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483795	+ EDI: SYNC	Feb 06 2025 01:32:00	Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519484486	^ MEBN	Feb 05 2025 20:42:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519483796	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483797	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/Best Brand Plus, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519483798	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519483800	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519483801	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483802	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483803	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519483799	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483804	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony/Ebates, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483805	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony/Sam Ash Music, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519487896	+ EDI: CBSTDR	Feb 06 2025 01:32:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519483806	+ EDI: TDBANKNORTH.COM	Feb 06 2025 01:33:00	Td Retail Card Services/Samsung, Attn: Bankruptcy, Po Box 731, Mahwah, NJ 07430-0731

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
David Reinherz	on behalf of Debtor Christopher Lieberman reinherzlaw@gmail.com reinherzlaw@aol.com
David Reinherz	on behalf of Joint Debtor Kelley Lieberman reinherzlaw@gmail.com reinherzlaw@aol.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Janet Gold	on behalf of Creditor FULTON BANK N.A. jgold@egclawfirm.com, alapinski@egalawfirm.com,jwingfield@egalawfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor FULTON BANK N.A. wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com
TOTAL:	8